

 inputting a numeric value and [others] other information, [a] personal information storage means for storing the ID [number] numbers of [said] IC [card and the] cards in correspondence with information of [the sum] a loan amount and [a collation] correlation means for [collating with] correlating the ID number [and] of said IC card with the ID numbers stored in said personal information storage means to access the information of [the sum] a loan amount stored in said personal information storage means[,]; wherein:

when [the] a payment [of] for a commercial transaction is made, said terminal subtracts [electronic money information] an amount equivalent to the [sum] amount to be paid for said commercial transaction from [data] the amount of the balance stored in said IC card using said IC card reading/writing means.

REMARKS

The Abstract of the Disclosure has been amended to correct errors of a typographical and grammatical nature.

The specification has been amended to correct errors of a typographical and grammatical nature. Due to the excessive corrections thereto, Applicants submit herewith a Substitute Specification. Applicants submit that the substitute specification includes no new matter. Therefore, entry of the Substitute Specification is respectfully requested.

The claims have been amended to cancel the claims allowed in the parent application and to amend remaining claim 10 in the same manner as the parent application.

Entry of the preliminary amendments and examination of the application is respectfully requested.

Continuation of Application No. 08/690,358

To the extent necessary, Applicant petitions for an extension of time under 37 CFR §1.136. Please charge any shortage in the fees due in connection with the filing of this Preliminary Amendment, including extension of time fees and excess claim fees, to Deposit Account No. 01-2135 (referencing Docket No. 34746CX1) and please credit any excess fees to such deposit account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in cursive script, appearing to read "Robert M. Bauer".

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